

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

In re: PEARL M. SPEAKS

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Case No. 15-bk-17899

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

William C Miller, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 11/03/2015.
- 2) The plan was confirmed on 10/11/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 04/29/2019.
- 6) Number of months from filing or conversion to last payment: 41.
- 7) Number of months case was pending: 42.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$56,453.14.
- 10) Amount of unsecured claims discharged without full payment: \$9,939.00.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 37,954.61	
Less amount refunded to debtor(s)	\$ 336.21	
NET RECEIPTS		\$ 37,618.40

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 2,062.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 2,753.12	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 4,815.12
Attorney fees paid and disclosed by debtor(s):	\$ 493.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
MARK MATTHEW BILLION	Lgl	0.00	NA	NA	2,062.00	0.00
CAVALRY SPV I, LLC	Uns	0.00	4,214.39	4,214.39	4,214.39	0.00
PHILADELPHIA PARKING	Uns	0.00	1,399.00	1,399.00	1,177.32	0.00
PGW	Sec	0.00	758.35	758.35	758.35	0.00
PGW	Uns	0.00	78.24	78.24	78.24	0.00
CAPITAL ONE AUTO FINANCE	Sec	25,071.00	25,554.00	25,554.00	0.00	0.00
POLICE & FIRE CREDIT UNION	Sec	0.00	328.96	0.00	0.00	0.00
CITY OF PHILA	Sec	0.00	1,039.80	1,295.07	1,295.07	0.00
SHELLPOINT MORTGAGE	Sec	0.00	22,409.78	22,409.78	24,160.66	0.00
CITY OF PHILA	Sec	0.00	1,000.00	0.00	0.00	0.00
MARK MATTHEW BILLION	Lgl	0.00	0.00	0.00	0.00	0.00
CITY OF PHILA	Sec	0.00	1,119.25	1,119.25	1,119.25	0.00
SHELLPOINT MORTGAGE	Sec	0.00	22,409.78	0.00	0.00	0.00
CITIMORTGAGE INC	Sec	31,500.00	NA	NA	0.00	0.00
CITY OF PHILA	Pri	1,000.00	NA	NA	0.00	0.00
CITY OF PHILA TAX-REV	Pri	941.05	NA	NA	0.00	0.00
CREDIT COLLECTIONS SVC	Uns	145.00	NA	NA	0.00	0.00
LEASE RENTAL	Uns	9,391.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor <u>Name</u>	<u>Class</u>	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
POLICE AND FIRE FCU	Uns	403.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 22,409.78	\$ 24,160.66	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 25,554.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 3,172.67	\$ 3,172.67	\$ 0.00
TOTAL SECURED:	\$ 51,136.45	\$ 27,333.33	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 5,691.63	\$ 5,469.95	\$ 0.00

Disbursements:

Expenses of Administration	\$ 4,815.12	
Disbursements to Creditors	\$ 32,803.28	
TOTAL DISBURSEMENTS:		\$ 37,618.40

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 05/13/2019

By: William C. Miller
Chapter 13 Standing Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.